Listing of the Claims:

The listing of the claims below replaces all prior versions of the claims.

1.   (Original) A method comprising:

(a) transmitting a set of data access transactions to respective applications, wherein at least some of the set of data access transactions comprise a first optional data item, and wherein the respective applications process the set of data access transactions even when the respective applications do not recognize the first optional data item; and

(b) integrating the set of responses received from the respective applications.

2.   (Original) The method of claim 1 further comprising, before (a), receiving a request from a second application, the second application being different from the respective applications.

3.   (Original) The method of claim 2, wherein the request is transmitted by the second application in response to user initiation.

4.   (Original) The method of claim 2, wherein the request is transmitted by the second application in response to intelligent agent software initiation.

5.   (Original) The method of claim 2, wherein the request is transmitted by the second application using a web browser.

6.   (Original) The method of claim 2 further comprising automatically identifying the set of data access transactions from the request.

7.   (Original) The method of claim 1 further comprising returning the integrated set of responses to a second application, the second application being different from the respective applications.

8. (Original) The method of claim 1 further comprising: receiving user identification information from a second application, the second application being different from the respective applications; and verifying the received user identification information by accessing a user profile database.

9. (Original) The method of claim 1, further comprising computing a fee for using the respective applications by accessing a user profile database.

10. (Original) A system comprising:
a plurality of applications; and
a processor in communication with the plurality of applications, the processor being operative to transmit a set of data access transactions to the respective applications and integrate a set of responses to the set of data access transactions from the respective applications;
wherein at least some of the set of data access transactions comprise a first optional data item, and wherein the plurality of applications are operative to process the set of data access transactions even when the plurality of applications do not recognize the first optional data item.

11. (Original) The system of claim 10 further comprising a second application in communication with the processor, the second application being different from the plurality of applications.

12. (Original) The system of claim 11, wherein the second application is operative to transmit a request to the processor.

13. (Original) The system of claim 12, wherein the second application is operative to transmit the request in response to user initiation.

14. (Original) The system of claim 12, wherein the second application is operative to transmit the request in response to intelligent agent software initiation.

3

15. (Original) The system of claim 12, wherein the second application is operative to transmit the request in response to user interaction with a web browser.

16. (Original) The system of claim 12, wherein the processor is further operative to automatically identify the set of data access transactions from the request.

17. (Original) The system of claim 11, wherein the processor is further operative to return the integrated set of responses to the second application.

18. (Original) The system of claim 10, wherein the processor is further operative to receive user identification information from a second application and verify the received user identification information by accessing a user profile database, the second application being different from the plurality of applications.

19. (Original) The system of claim 10, wherein the processor is further operative to compute a fee for using the respective applications by accessing a user profile database.

20. (New) A computer-readable storage medium comprising a set of instructions to direct a processor to perform acts of:

transmitting a set of data access transactions to respective applications, wherein at least some of the set of data access transactions comprise a first optional data item, and wherein the respective applications process the set of data access transactions even when the respective applications do not recognize the first optional data item; and

integrating the set of responses received from the respective applications.